

Fill in this information to identify the case:

Debtor 1 CHARISSE HARRIS

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Mississippi
(State)

Case number #18-14970

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): #19

Last 4 digits of any number you use to identify the debtor's account: 2 4 9 8

Date of payment change: 08/01/2019
Must be at least 21 days after date of this notice

New total payment: \$ 821.61
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 207.05

New escrow payment: \$ 207.05

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment Assistance/Subsidy Expired.

Current mortgage payment: \$ 658.80

New mortgage payment: \$ 821.61

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ CECIL EDWARDS

Signature

Date 08/13/2019

Print:

CECIL EDWARDS

First Name

Middle Name

Last Name

Title Bankruptcy Specialist

Company

USDA - Rural Housing Service
Centralized Servicing Center

Address

PO Box 66879

Number

Street

St. Louis, MO 63166

City

State

ZIP Code

Contact phone (800) 349-5097 ext 3722

Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi
PAYMENT CHANGE SUMMARY

Completed By: CECIL EDWARDS

08/13/2019

(Date)

Debtor(s) & CHARISSE HARRIS
Address: 148 CROSS CREEK DRIVE
OXFORD, MS. 38655

Case No. #18-14970
Claim No. #19
USDA Acct No. 2 4 9 8

Attorney & ROBERT H. LOMENICK, JR.
Address: P.O. BOX #417
HOLLY SPRINGS, MS. 38635

Trustee & LOCKE D. BARKLEY (2504)
Address: CHAPTER #13 TRUSTEE
6360 1-55 NORTH
SUITE #140
JACKSON, MS. 39211

Effective 08/01/2019, the monthly ongoing payment is changing due to:

No ☒ Yes **ESCROW:**

No ☐ Yes ☒ **OTHER:** Payment Assistance/Subsidy Expired.

PAYMENT CALCULATION

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>614.56</u>	Principal & Interest	<u>614.56</u>
Less Subsidy	<u>162.81</u>	Less Subsidy	<u>0.00</u>
Total P&I Payment	<u>451.75</u>	Total P&I Payment	<u>614.56</u>
Escrow	<u>207.05</u>	Escrow	<u>207.05</u>
Escrow shortage	<u></u>	Escrow shortage	<u></u>
Total Escrow	<u>207.05</u>	Total Escrow	<u>207.05</u>
Fees	<u></u>	Fees	<u></u>
Total Payment	<u>658.80</u>	Total Payment	<u>821.61</u>

Northern District of Mississippi

Case No. #18-14970

Claim No. #19

CERTIFICATE OF SERVICE

I, CECIL EDWARDS , do hereby certify that on 08/13/2019 , I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

CHARISSE HARRIS

Debtor(s)

148 CROSS CREEK DRIVE
OXFORD, MS. 38655

Via CM/ECF:

Debtor's Attorney of Record:

ROBERT H. LOMENICK, JR.
P.O. BOX #417
HOLLY SPRINGS, MS. 38635

Chapter 13 Trustee:

LOCKE D. BARKLEY (2504)
CHAPTER #13 TRUSTEE
6360 1-55 NORTH
SUITE #140
JACKSON, MS. 39211

Date: 08/13/2019

/s/ CECIL EDWARDS

CECIL EDWARDS
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext. #5469